

**THE AGA KHAN RURAL SUPPORT
PROGRAMME**

BRIEFING NOTES



**Project of the
AGA KHAN FOUNDATION**

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**GILGIT, NORTHERN AREAS
September, 1990**

**THE AGA KHAN RURAL SUPPORT
PROGRAMME**

BRIEFING NOTES



**Project of the
AGA KHAN FOUNDATION**

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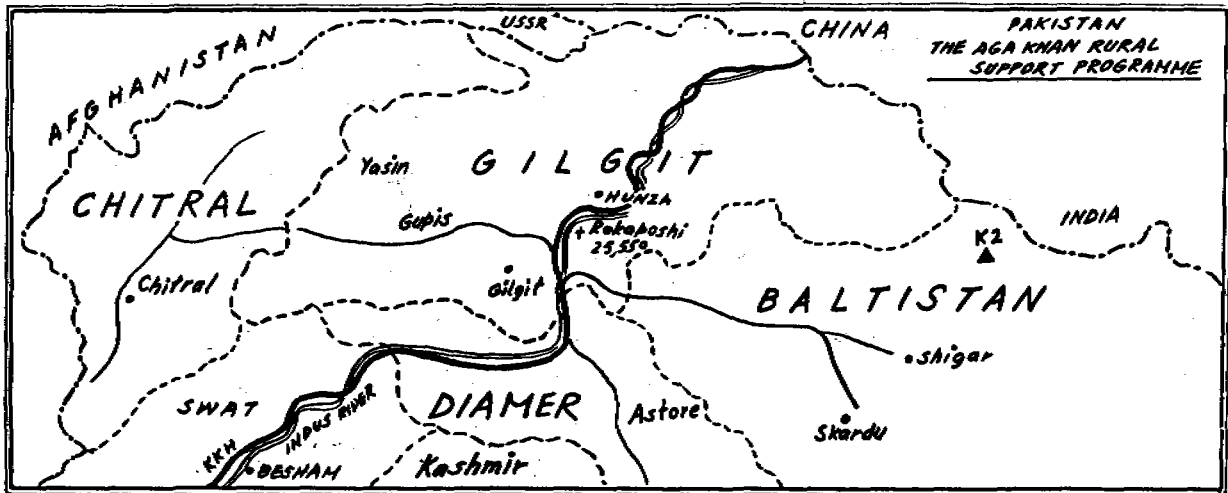
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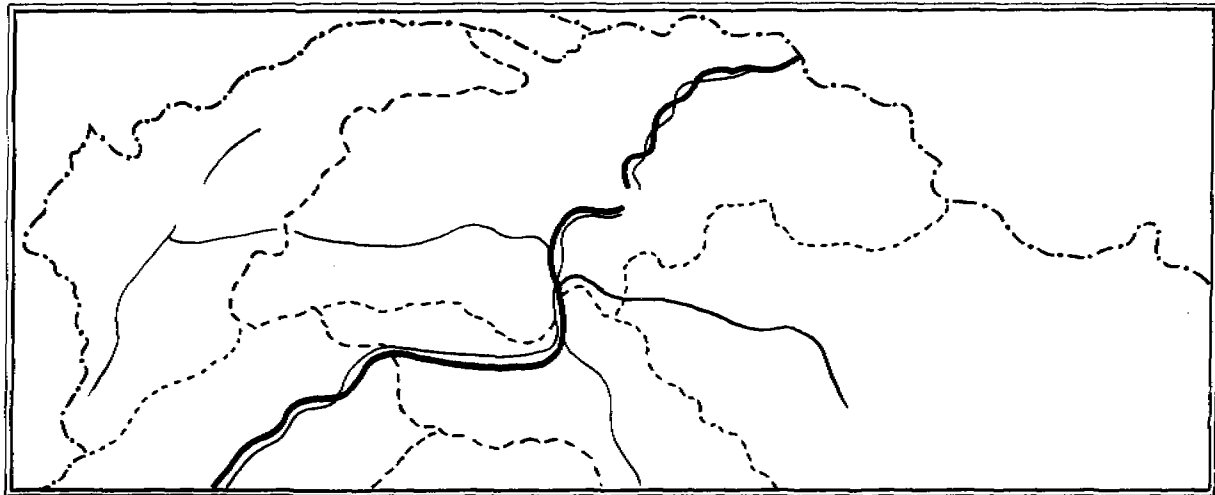
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**GILGIT, NORTHERN AREAS
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II



SUMMARY OF MAJOR INDICATORS

Area (Sq.km.)	69,200
Population	802,000
Rural Households	97,996
Potential Village Organisations	1,765
No. of Village Organisations	1,343
Membership	62,044
Savings (Rs. million)	81.50
No. of Women's Organisations	390
Membership	14,397
Savings (Rs. million)	9.69

PPI Schemes:	1,035 initiated	700 completed
Cost (Rs. million)	178.9 total	149.0 disbursed

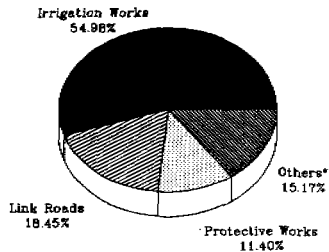
New Area Brought under Irrigation (hectares)	21,357
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Fruit Plants ('000)	1,881
Forestry Plants ('000)	7,891

No. of VO specialists trained	3,575
No. of Courses	186

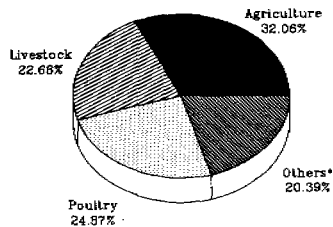
<u>Credit Programme</u>	<u>Short-term</u>	<u>Medium-term</u>	<u>VO Banking</u>
Amount (Rs. million)	75.29	51.85	15.47
No. of loans	5,076	421	135
Loanees	220,867	23,865	7,517
Default (%)	4.0	3.5	

**Productive Physical Infrastructure
Initiated by Sector Type**



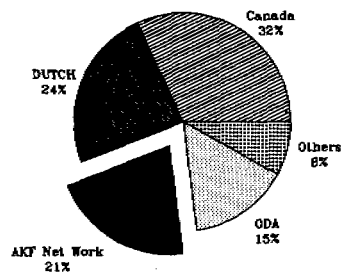
Total: 1,035 Projects
 Others: include st. reservoirs, pony track, link road, boundry wall etc.

**Number of VO Specialists Trained by
Field of Training**



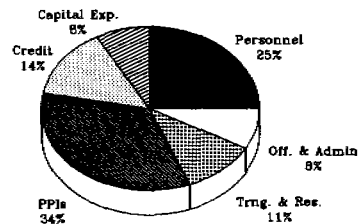
Total: 3,575 Specialists
 Others: include forestry, marketing, accounts, app. technology.

AKRSP Sources of Funds 1983 - 1989



DONATIONS = Rs. 424.8 Million

AKRSP Application of Funds 1983 - 1989



Expenditure = Rs. 368.2 Million
[Personnel=Salaries/travel, Office & Admin. Includes Vehicle Operation]

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I. THE PROJECT AREA

I.A. The Physical and Historical Setting

AKRSP started its work in Gilgit District of the Northern Areas in December 1982, and extended its activities on an experimental scale in June 1983 to Chitral District of the North West Frontier Province. During 1986, the complete range of AKRSP programmes were introduced in Chitral and in Baltistan District of the Northern Areas. The three districts of Northern Pakistan in which AKRSP is working have a combined population of about 800,000 (roughly 98,000 households), living in over 1,000 villages scattered over 70,000 sq.km. The region is rugged and heavily mountainous, since it forms the intersection of four of the world's highest mountain ranges - the Himalaya, Karakoram, Pamir and Hindukush. Nineteen of the mountains exceed 7,600 metres, including K-2, the second highest point on earth, located in Baltistan. Much of the region is above 1,200 metres, and settled farming communities also exist above 3,000 metres. Agricultural production is based essentially on irrigation with water supply from the streams and rivers that are fed by snow melt from areas higher up the mountain ranges. The region is located just outside the zone of the monsoon rainfall system, in a partial rain shadow area, and receives annual precipitation of 100 to 500 mm, mainly as snow during the winter months. The climate can be best described as arid continental Mediterranean.

The population of the region embraces, in roughly equal proportions, three Islamic traditions, Shia Ithnasheri, Shia Ismaili and Sunni. The religious and linguistic diversity of the project area - five local languages are spoken here - are superimposed upon a Buddhist heritage, and a recent history of political associations with the administrations of British India and the former State of Kashmir. A century ago, the region was the flashpoint of Asia, a

major theater in the Great Game between Britain and Russia. Today, it is the northernmost boundary of Pakistan, with U.S.S.R. and Afghanistan to the north and west, China to the north and east, and India to the south. In the past, the entire region had been ruled as a collection of small kingdoms and states, with their Mirs and Rajas; the last of these states were abolished in 1974. Gilgit and Baltistan form part of the Northern Areas, administered by the Federal Government of Pakistan; the district of Chitral has been integrated into the North West Frontier Province. In 1989, Gilgit was sub-divided into two districts – Gilgit and Ghizar – while Baltistan was divided into two – Baltistan and Ghanche. All four are included in the Northern Areas. The Programme Area now comprises these four districts plus Chitral.

I.B. The Rural Economy

An estimated 90% of the region's population makes its living from subsistence farming: the average household has more than 8 members, farms 1.1 hectare of land of which 60 percent is suitable for annual crops, and owns a small number of livestock and fruit trees. Many sectors of the farm economy have a level of productivity that is much lower than Pakistan's. The lack of credit facilities, high cost of transportation, and inadequate distribution networks make it difficult for the average farmer to invest in technologies to increase productivity on his small farm. Income from agriculture is insufficient to sustain most families at even a subsistence level, and has to be supplemented by off-farm income.

The average literacy rate in the region is estimated to be less than 15 percent (for women, it is perhaps 3 percent), and the level of marketable non-farm skills is very low, especially among women. In many areas, the majority of men go down-country, especially during winter months, to work as labourers.

A relatively poor natural resource base, rapid population growth, appalling communications, narrow-based banking facilities, and lack of employment opportunities have resulted in severe poverty. While detailed information on incomes was not available, rough calculations suggested that per capita incomes were in the neighbourhood of \$150 per annum when AKRSP commenced activities in 1983. That is less than one-half of the national average for Pakistan.

II. BACKGROUND TO AKRSP

II.A. The Company

The Aga Khan Rural Support Programme is a private, non-profit company, established by the Aga Khan Foundation to help improve the quality of life of the villagers of northern Pakistan. It was established in 1982 with a mandate to focus on income generation in collaboration with government departments, elected bodies, national and international development agencies and commercial institutions. Although AKRSP's own emphasis is on income generation, it is also expected to assist other agencies in promoting social sector programmes. AKRSP is expected to act as a catalyst for rural development, organising resources so that the company itself can progressively withdraw from the project area, as local structures gradually evolve to sustain the development process.

AKRSP is a non-communal organisation, working with all the people of its project area, and recruiting its staff from among Pakistani professionals of the highest calibre. In all, AKRSP has a staff of 309 individuals, of whom 133 are professionals; the rest comprise support, auxiliary staff and drivers.

AKRSP retains a major interest in rural development all over the country and makes intellectual contributions by

participating in various government and non-government fora on development, and provides training to staff of other agencies seeking to initiate similar development activities.

The seed money for AKRSP was provided by the Aga Khan Foundation, which it continues to contribute annually. The balance is made up of contributions by the following: the governments of Canada (CIDA), Netherlands, United Kingdom (ODA), the Commission of European Communities (CEC), Ford Foundation, Heifer International, the Konrad Adenauer Foundation, and OXFAM. NORAD supports AKRSP's forestry programme by sponsoring AKRSP's collaboration with IUCN. AKRSP has also been a recipient of special funding from the Women's Division, and the National Development Finance Corporation.

II.B. Objectives

AKRSP is designed to function as a flexible catalyst that will promote equitable and sustainable improvements in the quality of life of the inhabitants of northern Pakistan. AKRSP's specific objectives have been formulated to complement and supplement the activities of government departments and other development agencies.

AKRSP has three principal objectives:

- i) raising the incomes and quality of life of approximately one million people in the remote and poor areas in the mountainous north of Pakistan;
- ii) developing institutional and technical models for equitable development;
- iii) evolving sustainable, long-term strategies for productive management of natural resources in a dry and fragile mountain environment.

A fourth objective, conditional on the achievement of the first three, is to demonstrate approaches that can be replicated.

Where necessary to the previous objectives, AKRSP undertakes technical and socio-economic research to support and assess specific programmes.

II.C. Approach

The approach that has been articulated by AKRSP to achieve its objectives is distilled from the experiences of agricultural co-operative movements in Europe and Asia (including Scandinavia, Germany, Japan and South Korea). The key feature of this approach is the insistence that small farmers organise themselves into broad-based, multi-purpose Village Organisations (VOs) to overcome the handicaps of their subsistence holdings. The VOs must meet regularly as a village assembly for decision-making and monitoring progress. The second principle of AKRSP's approach is that farmers must submit to the discipline of contributing to collective savings to generate their own capital. These savings are based on contributions by individual members to the collective savings, made at each VO meeting. Records of individual contributions are meticulously kept, and entitle members to participate in activities of the VO. The third principle is that farmers need to upgrade their skills in order to undertake development activities. VOs nominate members to be trained by AKRSP as village specialists in skills needed to achieve development objectives. The village specialists provide services to VO members in return for a fee determined by the VO.

II.D. Implementation

The instrument through which AKRSP implements its development programmes at the village level is the Village

Organisation (VO). The VO is a coalition of those residents of a village whose common economic interest is best served by organising as an interest group. AKRSP maintains that stagnation in subsistence farming can be overcome by investing in the individual and jointly-managed stock of physical capital in villages. The VO is formed around a Productive Physical Infrastructure Project (PPI) that villagers' feel will unleash their productive potential and enable them to enhance their income. The first PPI project is offered as a grant by AKRSP to each VO, leading to a partnership in which VO members commit themselves to the discipline of organisation and collective savings, and the VO commits itself to implement and maintain the project. The project serves as an entry point for a wide range of development activities that are undertaken jointly by AKRSP and the Village Organisation.

The thrust of AKRSP's contribution in this partnership for development is toward creating a self-perpetuating institution through which villagers can act in concert to manage their human and material resources so as to attain progressively higher standards of living. The Village Organisation is expected to mature into such an institution: it is meant to be a disciplined organisation of all beneficiaries of AKRSP activities in a village. All members of the organisation are required to attend weekly or monthly meetings where work done on a project is reviewed, plans are made for the future, and savings are deposited by all members. In short, the Village Organisation is the executing agency for all village level projects.

The distinguishing feature of AKRSP as a development agency is the belief and experience of its management that a self-sustaining development process in the countryside can be built only on the organisation, skills and capital of village residents. In practice, this philosophy means that every step of the first three phases of project activity - identification, preparation and appraisal -

proceeds through a series of interactive dialogues between villagers and AKRSP. Together, the first three phases of project activity are called the Dialogues of the Diagnostic Survey. In the First Dialogue, initially the General Manager, explained the objectives and methods of AKRSP to the villagers. The General Manager invited the villagers to identify an income-generating project that would benefit most of the villagers, and that could be implemented and maintained by the villagers themselves. With expansion, the Regional Programme Officer holds the dialogues. In the Second Dialogue, the project identified by the villagers is appraised for technical feasibility by AKRSP staff working with knowledgeable villagers. It is on the basis of on-site information that technical plans and cost estimates are drawn up. Finally, the completed project proposal is taken to the villagers and discussed with them in the Third Dialogue, in which AKRSP and the Village Organisation explore the terms of partnership that would characterise the relationship between the two entities. The successful completion of the Third Dialogue marks the end of the Diagnostic Survey and leads to project implementation. All ongoing activities are monitored and assessed regularly by AKRSP staff.

II.E. Policy-making and Management Structure

The Board of Directors, responsible for the policy and oversight functions, includes representatives of the Aga Khan Foundation and senior Pakistani development administrators.

The chief executive of the AKRSP is the General Manager, Mr. Shoaib Sultan Khan, who is also a member of the Board of Directors. The General Manager is assisted in management by a Management Group which consists of 9 Section Heads in the Core Office and 3 heading the Regional Programme Offices.

The Core Office performs all programme planning and management functions. Core Office staff is responsible for project formulation, monitoring and evaluation, and for research and development. In the Core Office, the Management Group is supported by senior and junior professionals, and auxiliary staff in the performance of their duties.

The three Regional Programme Offices (RPOs) in Gilgit, Chitral, and Baltistan are led by a Regional Programme Officer who supervises and co-ordinates project implementation in the field. The three Regional Programme Officers are assisted by a Regional Management Team which is a replica of the Management Group at the regional level, supported by professionals, auxiliary staff, and the field units.

The field units are called Social Organisation Units (SOUs). An SOU has an average of 50 villages within its area. The SOU consists of an office-cum-residence and is provided with a jeep. SOU staff are expected to live on site 25 days of the month.

SOUs are headed by a Social Organiser (SO) who is the principal catalyst in the development processes sponsored by the AKRSP. The primary task of the SO is to induce formation of Village Organisations (VOs) as the primary vehicle for all development activities in the rural areas. The SO is accompanied by a unit engineer responsible for physical infrastructure surveys and budget estimates, and for land use survey and planning. A female Assistant Social Organiser is the counterpart of the Social Organiser and is responsible for organising Women's Organisation and facilitating WID activities in the SOU. Field Accountants, Agriculturists, Veterinarians and Foresters are housed in the RPOs and are shared on a rotational basis by the SOUs.

III. THE PROGRAMMES OF AKRSP

III.A. Social Organisation

AKRSP enters into a partnership for development with villagers of its project area in return for a demonstrated commitment to establish Village Organisations (VOs) and rely on them as the primary vehicle for village development. On behalf of AKRSP, the task of helping form VOs is undertaken by field-based Social Organisers who interact on a regular basis with VOs to promote co-operative endeavour, encourage the accumulation of capital, upgrade managerial skills, and identify activists for development work. Till end September 1990, 1,343 rural communities have organised themselves into VOs: 474 in Gilgit, 423 in Chitral, and 446 in Baltistan. They had a membership of 62,044 farmers representing nearly half a million people, and equity capital of over Rs. 81 million. In Gilgit, where the programme was initiated in 1983, average VO savings amounted to Rs. 103,080 by mid-1990.

III.B. Women in Development

The methodology for development introduced to the Northern Areas by AKRSP appears to have taken root. The visible success of the VOs encouraged women in the project area to form their own organisations, collect savings, hold regular meetings, and seek development assistance from AKRSP to increase their incomes. It goes to the credit of village women of the Northern Areas, that they took the initiative and formed Women's Organisations (WOs) before seeking AKRSP assistance. Cultural and religious differences have inhibited the spread of WO's to the entire project area. But the principle of encouraging women to participate in development activities has been accepted almost universally. There are now 390 Women's Organisations working with AKRSP, and women's projects have been initiated in many other villages through VOs.

WOs have already enrolled over 14,300 members and saved Rs. 9.69 million.

AKRSP recognises the important role of the WO in providing women with a forum to meet and plan their activities regularly, and in enhancing the income and status of women. WOs play a pivotal role in the development of enterprises and activities traditionally managed by women: poultry farming, care of livestock, vegetable gardening, and fruit processing. AKRSP's WID section works in collaboration with the technical sections to develop and disseminate packages aimed at improving technologies to enhance women's incomes and reduce their workload, and train women in managerial and technical skills to implement these packages. Shortage of trained female staff inhibits rapid expansion of the programme.

As development benefits are being realised, village communities are seeking improvement in their living conditions. The WID section is taking the lead in co-ordinating AKRSP's collaboration with other agencies working in social sectors, particularly health and education.

III.C. Productive Physical Infrastructure

A Productive Physical Infrastructure (PPI) Project, identified by the overwhelming majority of members of a VO, is undertaken as an entry point for development work. The first such project is funded on a grant basis by AKRSP, the grant being an investment in organisation; the villagers undertake the responsibility to implement and maintain the PPI. The entire scheme is implemented by villagers for villagers, the completed PPI being the joint property of the Village Organisation. AKRSP provides technical guidance where necessary.

A total of 1,035 projects worth Rs. 178.9 million had been initiated by September 1990, the combined physical

progress was 68%, and 700 PPIs were already completed. It is estimated that these village-based projects have benefitted over 61,000 households. The projects undertaken by the VOs could not have progressed so rapidly without extensive local participation. Even more remarkable has been the regularity and efficiency with which VOs have maintained the PPIs from their own resources after completion of the project and exhaustion of the AKRSP grant. This includes over 513 irrigation channels, 191 link roads, 118 protective works and many other PPIs.

As a result of VO experience with the first PPI, some VOs have implemented follow-up PPIs by generating resources from other agencies, by obtaining credit from AKRSP, or by financing them through resources mobilised locally.

III.D. Savings and Credit

AKRSP's savings and credit programme demonstrates the ability of small farmers to accumulate capital through disciplined and regular savings, however small. The programme also enables farmers to overcome the limitations of scale by contributing their savings into a joint VO pool for use as equity capital.

Regular contribution by members to collective VO savings is one of the cardinal principles of AKRSP. The savings programme encourages gradual accumulation of capital for use by the VO. VOs may use the savings to invest in infrastructure maintenance or expansion. More often, they use the savings as collateral to obtain credit for development activities. The Village Organisations have accumulated a total savings of over Rs. 72 million. Women's Organisations have another Rs. 9.69 million in WO savings. Average VO savings amount to Rs. 60,700. That of WOs is Rs. 25,000. Equity capital is continually rising. In Gilgit, where the programme was initiated in

1983, average VO savings amounted to Rs. 103,080 per VO by September 1990. Regularity of savings indicates the financial viability of VOs and WOs, and entitles them to obtain credit from AKRSP.

The credit programme has included short-term loans for input supply and marketing, and medium-term loans for land development and purchase of agricultural machinery. Over time, loans have tended to replace grants for village-level projects, and the credit programme has become the mainstay of the Village Organisation. By September 1990, over Rs. 75 million had been advanced as short-term loans, with a default rate of 4 percent. Another Rs. 52 million has been disbursed to VOs as medium-term loans. These loans have transformed the rural economy: fertiliser use has shot up manifold; targeted land development has been completed ahead of schedule, and even exceeded; and agricultural machinery has considerably reduced the drudgery of ploughing and threshing. In the long run these credit needs will have to be met by a more permanent financial institution. The VO Banking programme introduced by AKRSP in 1989 is a step towards the formation of such a financial institution.

Till 1989, loans were extended only to Village Organisations, using their collective savings as collateral, and not to individuals. In order to develop a self-sustaining credit programme, AKRSP has since introduced a pilot programme of VO Banking, which provides each participating VO with a revolving fund based on their collective savings. Under this programme VOs have the responsibility to extend credit within the village for entrepreneurial or consumption purposes. The experience gained from VO Banking is serving as a training ground for the ultimate functioning of an apex financial institution, in which the VO Banks will remain the basic building blocks. The institution is gradually emerging through the bottom-up process which has been the hallmark of AKRSP.

III.E. Agriculture and Resource Management

The agriculture and resource management programme seeks to maximise the productive capacity of the land by replacing subsistence agriculture, necessitated by the geographical isolation of the region, with production based on the inherent comparative advantage of the mountains. The construction of the Karakorum Highway made available alternate sources of basic food, and provided access to agricultural inputs and a larger market. Although food security remains a basic concern, villagers are now able to choose between subsistence needs and the desire to maximise incomes by producing high-value, easily marketable crops.

The strategy followed is derived from the mountain farmer's approach to mountain land use which consists of an integration of crop production, horticulture, livestock farming, and farm forestry spread over a wide, vertically distributed range from high altitude pastures to valley-based crop fields. All available biomass is utilised within the same system. AKRSP's programme consists of multi-pronged efforts to improve cereal and fodder crops, fruit and vegetables, livestock production and productivity, and the forestry sector. The entire productive land is viewed as an integrated resource.

The extension strategy starts with grafting new technologies on the existing cropping system. Increased productivity and reduced losses enable farmers to risk experimentation with unfamiliar crops. AKRSP provides technical support, much-needed training, input supplies (where they are not otherwise available), market linkages, and continuously engages in on-farm adaptive research to improve recommendation domains. Recommendations are based on what is biologically possible, and economically desirable, keeping in view the growing market. The goal is a gradual transformation in the farming system building on

the comparative advantage of the region to restore the productive capacity of the mountains.

III.F. Commercial and Industrial Development

The transition from subsistence to a semi-commercial economy has created a huge potential market for farming products within the programme area. The constraints are transportation costs and the small quantity of marketable produce per individual farmer. Co-operative marketing, introduced by AKRSP, helped reach economies of scale and has resulted in provision of Rs. 19.51 million in loans for marketing purposes to 34,200 beneficiaries.

The co-operative marketing programme has only recently expanded its mandate to include more intensive product-specific market research, both within and outside the Northern Areas. Considerable progress has been made with dried apricots; links have been formed between VOs and a seed potato wholesaler; and the wholesale market explored to identify new opportunities for village production so as to advance the links between production and marketing. AKRSP has also recognised the potential value of local entrepreneurship, and has helped establish a fruit processor in Gilgit, who has attracted a major expansion offer from the Regional Development Finance Corporation.

III.G. Human Resource Development

The distinguishing feature of AKRSP's Human Resource Development programme is the organic unity between the research and development functions, and the training function. The professional staff is concurrently involved in programme development, implementation, development of curricula and training materials, and training of village specialists. The HRD section provides courses, workshops, seminars, and internship training, provides a library and information service, and organises study tours.

What started off as a small training activity to provide much needed technical skills to farmers has grown into a major programme aimed at upgradation of human resources. Recognizing the inadequate access to new technologies, and the lack of trained specialists to service small farmers in remote villages, AKRSP decided to train cadres of specialists from each VO to perform a variety of productive and managerial tasks. Three distinct kinds of skills have been imparted to villagers: managerial skills through managerial and book-keeping courses, and participation in the Monthly Managers' Conference; production skills to service other villagers, provided through formal courses; and technical skills imparted to villagers directly through demonstration of new technologies in villages.

Over the last three years, the training programme has expanded considerably, with the establishment of training centres in each district; with the development of a range of training materials; and with the throughput of over 8,000 villagers trained in a variety of managerial and productive skills. Village specialists are sustained entirely by the villagers in return for their services.

Along with skill development of villagers, AKRSP has initiated a programme of staff training. AKRSP has a commitment to leave behind highly competent, trained staff able to carry on its functions without external assistance. Over 90% of the professional staff has been recruited from the programme area. The HRD section systematically arranges advanced training for these staff, starting with English language proficiency, to specialised courses, to formal degree courses in other countries. This programme is expected to ensure continued viability of programme activities, after AKRSP withdraws from the area.

A third dimension to the HRD programme has been necessitated by the very success of AKRSP. A number of rural development programmes being initiated in Pakistan

have asked for assistance in replicating the AKRSP approach. The HRD section now accepts nominees from other programmes and arranges specific orientation courses dealing with the conceptual approach, the institutional structure, and implementation strategies of AKRSP.

IV. BOARD OF DIRECTORS OF THE COMPANY

Mr. Ramzan Merchant	Chairman
Mr. Mahomed J. Jaffer	Vice Chairman
Mr. Aziz G. Currimbhoy	Director
Mr. Asif B. Fancy	Director
Dr. Amir Mohammad	Director
Mr. Ejaz A. Naik	Director
Mr. Wazir Baig	Director
Mr. Sahib Nadir	Director
Mr. D.M. Qureshi	Director
Mr. Robert d' Arcy Shaw	Director
Mr. Shoaib Sultan Khan	Chief Executive Ex-Officio Director
Mr. Hakim Feerasta	Company Secretary

V. MANAGEMENT STAFF OF THE COMPANY

Shoaib Sultan Khan

General Manager

Hussain Wali Khan

B.E., (Civil, Peshawar)

Deputy General Manager/

Programme Senior Engineer/

District Programme Officer, Gilgit

Anis Ahmad Dani

Ph.D (Anthropology, Pennsylvania)

Deputy General Manager

Planning & Monitoring, Evaluation and Research

Najma Siddiqi

Doctoral Candidate (Development Studies,

Institute of Social Studies, The Hague)

Programme Manager

Human Resource Development

Ameneh Azam Ali

BSc. (Biology, Sussex)

Programme Coordinator

Women in Development

Izhar Ali Hunzai

MPS (Cornell)

Programme Business Manager

Farman Ali

M.Sc. (Animal Health, London)

DVM (Faisalabad)

Programme Livestock Specialist

Mohammad Nisar

B.A. (Karachi)

Manager, Budget and Accounts

Noor Mohammad

M.A. (Sociology, Karachi)

Programme Social Organiser

Feroz Shah

M.A. (Pol. Sc., Peshawar)

M.A. (Philosophy, Peshawar)

Regional Programme Officer, Chitral

Mohammad Darjat

B.E. (Civil, U.E.T., Lahore)

Regional Programme Officer, Baltistan

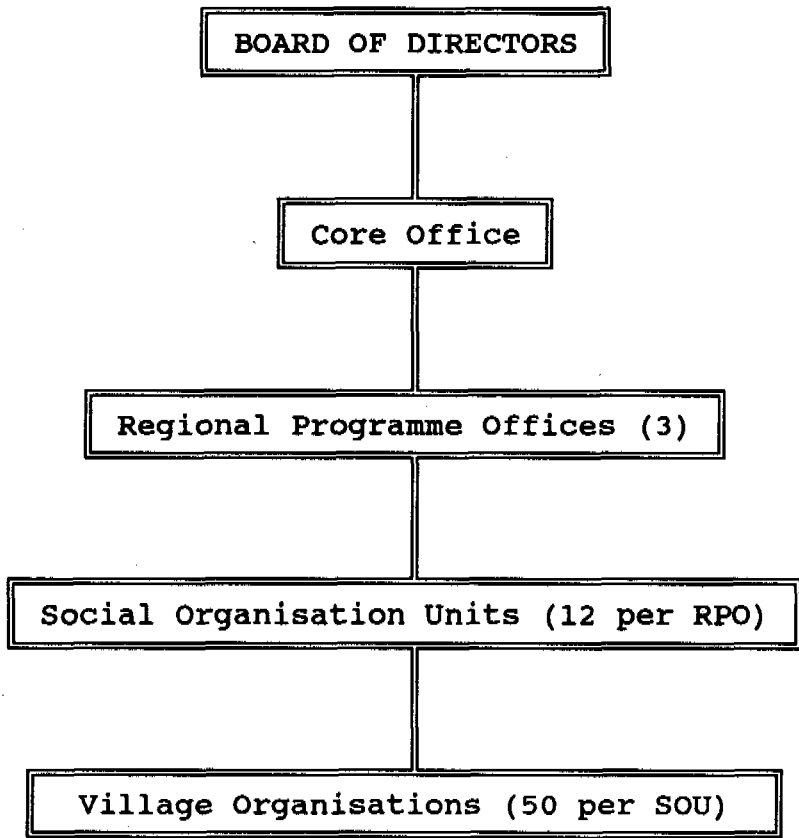


Fig 1: Hierarchy of Organisational Units

Core Office Gilgit

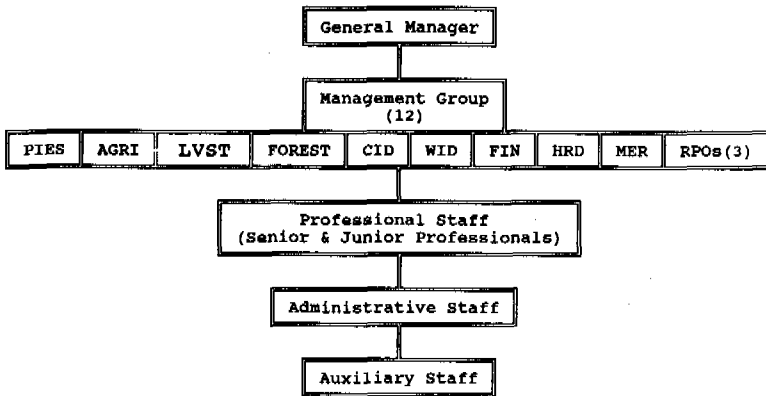


Fig. 2: AKRSP Organisational Structure

KEY:

- PIES - Physical Infrastructure & Engineering Section
- AGRI - Agriculture Section
- LVST - Livestock Section
- FOREST - Forestry Section
- CID - Commercial & Industrial Development Section
- WID - Women in Development Section
- FIN - Finance Section
- HRD - Human Resource Development Section
- MER - Monitoring, Evaluation and Research Section
- RPOs - Regional Programme Offices (Gilgit, Chitral, Baltistan)

**REGIONAL PROGRAMME OFFICES
GILGIT, CHITRAL & BALTISTAN**

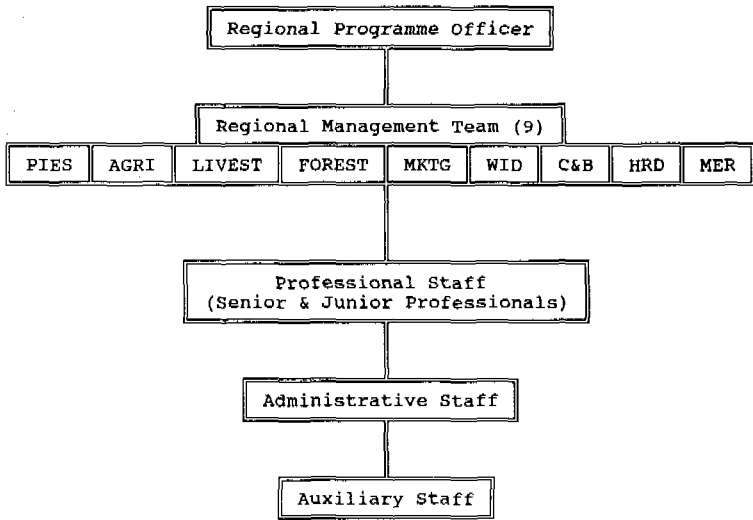


Fig 3: AKRSP Organisational Structure

KEY:

- PIES = Physical Infrastructure & Engineering Section
- AGRI = Agriculture Section
- LVST = Livestock Section
- FOREST = Forestry Section
- MKTG = Marketing Section
- WID = Women in Development Section
- C&B = Credit and Banking Section
- HRD = Human Resource Development Section
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